

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Carmen R Baca</b>             | Social Security number or ITIN | xxx-xx-8321 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 18-10892-SLM                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carmen R Baca

4/20/18

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carmen R Baca  
 Debtor

Case No. 18-10892-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Apr 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2018.

db +Carmen R Baca, 720 Union St., Rahway, NJ 07065-3551  
 517280202 Macys, PO Box 78008, Phoenix, AZ 85062-8008  
 517280208 Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 517280209 +Raymour and Flanigan, 1000 MacArthur BV, Mahwah, NJ 07430-2035  
 517280214 +Union County Special Civil, 2 Broad St., Elizabeth, NJ 07201-2202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 20 2018 23:03:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 20 2018 23:02:57 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517280196 EDI: BANKAMER.COM Apr 21 2018 02:38:00 Bank of America, PO Box 982238, El Paso, TX 79998-2238  
 517280197 EDI: WFNNB.COM Apr 21 2018 02:38:00 Comenity Bank/ Avenue, PO Box 182789, Columbus, OH 43218-2789  
 517280198 +EDI: WFNNB.COM Apr 21 2018 02:38:00 Comenity Capital Bank/Bosco, PO Box 182120, Columbus, OH 43218-2120  
 517280199 EDI: WFNNB.COM Apr 21 2018 02:38:00 Comenity Bank/ VCTRSSEC, PO Box 182789, Columbus, OH 43218-2789  
 517280200 EDI: CITICORP.COM Apr 21 2018 02:38:00 Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 517280201 +EDI: CBSKOHL.COM Apr 21 2018 02:38:00 Kohls/Capone, PO Box 3115, Milwaukee, WI 53201-3115  
 517280204 EDI: MID8.COM Apr 21 2018 02:38:00 Midland Credit Mgmt Inc., 2365 Northside Dr., Suite 300, San Diego, CA 92108-2709  
 517280205 +EDI: MID8.COM Apr 21 2018 02:38:00 Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 517280206 EDI: PRA.COM Apr 21 2018 02:38:00 Portfolio Recovery Associates, 120 Corporation Blvd., STE 100, Norfolk, VA 23502  
 517280211 EDI: RMSC.COM Apr 21 2018 02:38:00 SYNCB/ JC Penney, PO Box 965007, Orlando, FL 32896-5007  
 517280210 +EDI: SEARS.COM Apr 21 2018 02:38:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  
 517280215 +EDI: VERIZONCOMB.COM Apr 21 2018 02:39:00 Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517280203\* Macys, PO Box 78008, Phoenix, AZ 85062-8008  
 517280207\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, 120 Corporation Blvd., STE 100, Norfolk, VA 23502)  
 517280212\* SYNCB/ JC Penney, PO Box 965007, Orlando, FL 32896-5007  
 517280213\* SYNCB/ JC Penney, PO Box 965007, Orlando, FL 32896-5007

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 22, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Apr 20, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2018 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfbis.com  
Joseph B Vas on behalf of Debtor Carmen R Baca jbvas@vas-law.com, ahuerta@vas-law.com  
Kevin Gordon McDonald on behalf of Creditor QUICKEN LOANS INC. kmcdonald@blankrome.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4